

## Minimum Insurance Requirements National Park Service

<b>Activity</b>	<b>Type of Insurance</b>	<b>Minimum Amount Required</b>
<b>Backpacking, Hiking, Photography, Horse Rides, Horse Packing, Camping (Group), Dog Sled Tours, Winter Backcountry Use, Sportfishing without boat, Bicycle Tours, Bear Viewing, Wagon Rides</b>	<b><u>Comprehensive General Liability</u></b> (Guides & Outfitters)	\$300,000/Occurrence
<b>Mountaineering</b>	<b><u>Comprehensive General Liability</u></b> (Guides & Outfitters)	<b><u>PARTY SIZE - Amount</u></b> Up to 5: \$300,000/Occurrence 6 to 12: \$500,000/Occurrence 13 or more: \$1,000,000/Occurrence
<b>Motor Vehicles (Shuttle Service, Vehicle Tours)</b>	<b><u>Auto Liability</u></b> Coverage is required for all owned, non-owned and hired vehicles.	<b><u>PARTY SIZE - Amount</u></b> Up to 5: \$300,000/Occurrence 6 to 12: \$500,000/Occurrence 13 to 20: \$750,000/Occurrence 21 to 50: \$1,500,000/occurrence 51 or more: Contact NPS
<b><u>Watercraft Over 26 Feet</u></b> Boating Trips, Charter Boat, Sportfishing with boat, Hunt Transporters (via boat)	<b><u>Protection &amp; Indemnity</u></b> If your vessels is over 26 feet.	<b><u>Passengers Amount</u></b> Up to 5: \$300,000/Occurrence 6 to 12: \$500,000/Occurrence 13 to 20: \$1,000,000/Occurrence 21 to 50: \$1,500,000/occurrence 51 & Over: Contact NPS
<b><u>Watercraft Under 26 Feet</u></b> Boating Trips, Charter Boat, Sportfishing with boat, Kayak Tours, Hunt Transporters (via boat)	<b><u>Comprehensive General Liability</u></b> If your vessels is under 26 feet. (Insurance cert must include statement that “ <b><u>watercraft liability is included</u></b> ”).	\$300,000 Per Occurrence
<b>Air Taxi, Big Game Transporters (via plane)</b>	Aircraft Liability	\$150,000 per seat for bodily injury or death in a single occurrence; and \$100,000 for property damage in a single occurrence.
<b>Employee Coverage</b>	Worker's Compensation	Required if you have Hired Employees.

### **Additional Information:**

1. An insurance certificates must show that coverage has been provided for all of your activities. For example, if you were an Air Taxi Operator who will also Guide clients, you would need both Aircraft Liability and General Liability Insurance (Guides & Outfitters Insurance). Separate insurance certificates are not required.
2. All insurers must be admitted (licensed) in the state in which the Holder is domiciled.
3. The following must be shown on the Certificate of Insurance:
  - A.M. Best Identification Number of the insurance company.
  - The Insured's name but the same as that under which you will be doing business.
  - The US Government is a named additional insured and is annotated as such on the certificate.
  - The Certificate Holder's address is: (mail to this address or fax to 907-644-3813)  
US Government  
National Park Service- Concessions  
240 West 5<sup>th</sup> Avenue #114  
Anchorage, AK 99501